

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Ronald Keith Farrington  
Traci Victoria Farrington, Debtors**

**Case No. 21-51146-KMS  
CHAPTER 13**

**NOTICE**

The above referenced debtors have filed papers with the court to allow payment arrearage.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the court to amortize the payments, or if you want the court to consider your views on the Motion, then on or before 30 days, you or your attorney must:

File with the court a written request for a hearing at:

U.S. Bankruptcy Clerk  
U.S. Bankruptcy Court  
Dan M. Russell, Jr. United States Courthouse  
2012 15th St., Ste. 244  
Gulfport, MS 39501

If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date state above.

You must also mail a copy to the debtors' attorney:

The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
(601) 500-5533

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief, which shall sustain this Motion to Allow Payment Arrearage.

Date: May 28, 2025

Signature: /s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469)  
Jennifer Ann Curry Calvillo (MSBN 104367)  
The Rollins Law Firm, PLLC  
P.O Box 13767  
Jackson, MS 39236

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Ronald Keith Farrington  
Traci Victoria Farrington, Debtors**

**Case No. 21-51146-KMS  
CHAPTER 13**

**MOTION TO ALLOW PAYMENT ARREARAGE**

COME NOW, Debtors, by and through counsel, and moves this Court to amortize their past due Chapter 13 plan payments, and in support thereof, would show the Court as follows:

1. Debtors filed a voluntary petition for relief under Chapter 13 of the Bankruptcy Code.
2. Debtors fell behind on the plan payments.
3. Debtors are requesting this Honorable Court to amortize the past due plan payments over the life of the plan, including any ongoing mortgage payments being paid through the plan.
4. Debtors are requesting that their Chapter 13 plan payments be increased as necessary to compensate for the lost plan payments with ongoing payments to resume in July 2025.

WHEREFORE, Debtors pray for an Order granting the above requested relief and any additional relief as may be just and proper.

Respectfully submitted

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr. (MS Bar No. 103469)  
Jennifer Ann Curry Calvillo (MS Bar No. 104367)  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
601-500-5533

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., do hereby certify that a true and correct copy of the above and foregoing Notice and Motion to Allow Payment Arrearage was forwarded on May 28, 2025, to:

By Electronic CM/ECF Notice:

Chapter 13 Case Trustee

U.S. Trustee

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr.

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

RONALD KEITH FARRINGTON  
TRACI VICTORIA FARRINGTON

CASE NO: 21-51146-KMS

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 13

On 5/28/2025, I did cause a copy of the following documents, described below,  
Notice and Motion to Allow Payment Arrearage

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 5/28/2025

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr.

Attorney at Law

The Rollins Law Firm

702 W. Pine Street

Hattiesburg, MS 39401

601 500 5533

trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

RONALD KEITH FARRINGTON  
TRACI VICTORIA FARRINGTON

CASE NO: 21-51146-KMS

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 13

On 5/28/2025, a copy of the following documents, described below,

Notice and Motion to Allow Payment Arrearage

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 5/28/2025



Miles Wood  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Thomas C. Rollins, Jr.  
The Rollins Law Firm  
702 W. Pine Street  
Hattiesburg, MS 39401

## USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

## CASE INFO

LABEL MATRIX FOR LOCAL NOTICING  
NCRS ADDRESS DOWNLOAD  
CASE 21-51146-KMS  
SOUTHERN DISTRICT OF MISSISSIPPI  
WED MAY 28 12-25-25 PST 2025

(P)JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

SPEEDYRAPID CASH  
15 BULL STREET  
SUITE 200  
SAVANNAH GA 31401-2686

~~EXCLUDE~~

VANDERBILT MORTGAGE AND FINANCE INC  
PO BOX 9800  
MARYVILLE TN 37802-9800

~~US BANKRUPTCY COURT  
DAN M RUSSELL JR US COURTHOUSE  
2012 15TH STREET SUITE 244  
GULFPORT MS 39501-2036~~

1ST HERITAGE  
11516 LAMEY BRIDGE RD  
STE B2  
DIBERVILLE MS 39540-2275

AD ASTRA RECOVERY  
3607 N RIDGE RD  
WICHITA KS 67205-1230

CREDIT ACCEPTANCE CORPORATION  
25505 W 12 MILE RD SUITE 3000  
SOUTHFIELD MI 48034-8331

CAPITAL COMMUNITY BANK  
3280 N UNIVERSITY AVE  
PROVO UT 84604-4405

CAPITAL ONE BANK USA  
PO BOX 30285  
SALT LAKE CIT UT 84130-0285

CREDIT ACCEPTANCE  
PO BOX 5070  
SOUTHFIELD MI 48086-5070

CREDIT COLLECTION SERC  
725 CANTON ST  
NORWOOD MA 02062-2679

CREDIT ONE BANK  
PO BOX 98873  
LAS VEGAS NV 89193-8873

EMBCC PATIENT SERVICES  
PO BOX 731584  
DALLAS TX 75373-1584

FIRST HERITAGE CREDIT OF MISSISSIPPI  
LLC  
DBA 1ST HERITAGE CREDIT  
FIRST HERITAGE CREDIT  
12373 HWY 49 STE 2  
GULFPORT MS 39503-2980

FORTIVA  
PO BOX 105555  
ATLANTA GA 30348-5555

HANCOCK EMERGENCY GROU  
PO BOX 731584  
DALLAS TX 75373-1584

HMC GROUP  
29065 CLEMENTS RD  
WESTLAKE OH 44145-1179

~~EXCLUDE~~

~~(D) (P)JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999~~

KRISTINA LISCOMB  
13160 TEAUNGE RD  
SAUCIER MS 39574-8338

LVNV FUNDING LLC  
RESURGENT CAPITAL SERVICES  
PO BOX 10587  
GREENVILLE SC 29603-0587

MDG USA INC  
3422 OLD CAPITOL TRAIL PMB 1993  
WILMINGTON DE 19808-6124

MARINER FINANCE LLC  
8211 TOWN CENTER DR  
NOTTINGHAM MD 21236-5904

MEMORIAL EMERGENCY PHY  
PO BOX 2080  
KILMARNOCK VA 22482-2080

MEMORIAL HOSPITAL  
PO BOX 1810  
GULFPORT MS 39502-1810

MIDLAND CREDIT MANAGEMENT INC  
PO BOX 2037  
WARREN MI 48090-2037

MIDLAND FUND  
320 EAST BIG BEAVER  
TROY MI 48083-1238

## USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

(P)MOBILOANS LLC  
151 MELACON RD  
MARKSVILLE LA 71351-3065

NAVY FEDERAL CREDIT UNION  
PO BOX 3000  
MERRIFIELD VA 22119-3000

OPPORTUNITY FINANCIAL LLC  
130 E RANDOLPH STREET  
SUITE 3400  
CHICAGO IL 60601-6379

OPPURTUNITY FINANCIAL  
130 E RANDOLPH ST  
CHICAGO IL 60601-6207

PETAL CARD 2WEBBANK  
PO BOX 105168  
ATLANTA GA 30348-5168

PORTFOLIO RECOVERY ASS  
120 CORPORATE BLVD  
STE 100  
NORFOLK VA 23502-4952

(P)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

PROGRESSIVE  
11629 SO 700 E  
DRAPER UT 84020-8376

QUEST DIAGNOSTICS  
PO BOX 740781  
CINCINNATI OH 45274-0781

RNR TIRE EXPRESS  
12407 US 49  
GULFPORT MS 39503-4090

(P)REPUBLIC FINANCE LLC  
282 TOWER RD  
PONCHATOULA LA 70454-8318

RESURGENT CAPITAL SERV  
15 SOUTH MAIN ST  
STE 600  
GREENVILLE SC 29601-2768

SOUTH MS COLLECTION SE  
PO BOX 1511  
PASCAGOULA MS 39568-1511

SOUTHERN FINANCIAL SVC  
PO BOX 15203  
HATTIESBURG MS 39404-5203

SPEEDE CASH  
PO BOX 780408  
WICHITA KS 67278-0408

~~EXCLUDE~~

~~(D)SPEEDYRAPID CASH  
15 BULL STREET SUITE 200  
SAVANNAH GA 31401-2686~~

THE PEOPLES BANK  
PO DRAWER 529  
BILOXI MS 39533-0529

~~EXCLUDE~~

~~UNITED STATES TRUSTEE  
501 EAST COURT STREET  
SUITE 6-430  
JACKSON MS 39201-5022~~

VANDERBILT MORTGAGE  
PO BOX 9800  
MARYVILLE TN 37802-9800

~~EXCLUDE~~

~~(D)VANDERBILT MORTGAGE AND FINANCE INC  
PO BOX 9800  
MARYVILLE TN 37802-9800~~

VERIZON  
PO BOX 11328  
SAINT PETERSB FL 33733-1328

VERIZON  
BY AMERICAN INFOSOURCE AS AGENT  
4515 N SANTA FE AVE  
OKLAHOMA CITY OK 73118-7901

WEBBANK  
215 S STATE ST  
STE 1000  
SALT LAKE CIT UT 84111-2336

WORLD ACCEPTANCE CORP  
PO BOX 6429  
GREENVILLE SC 29606-6429

WORLD FINANCE  
WORLD ACCEPTANCE CORPORATION  
ATTN BANKRUPTCY  
PO BOX 6429  
GREENVILLE SC 29606-6429

JENNIFER A CURRY CALVILLO  
THE ROLLINS LAW FIRM  
702 W PINE ST  
HATTIESBURG MS 39401-3836

## DEBTOR

RONALD KEITH FARRINGTON  
7062 BONANZA DR  
LONG BEACH MS 39560-9009

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

~~EXCLUDE~~

~~THOMAS CARL ROLLINS JR~~  
~~THE ROLLINS LAW FIRM PLLC~~  
~~PO BOX 13767~~  
~~JACKSON MS 39236-3767~~

TRACI VICTORIA FARRINGTON  
7062 BONANZA DR  
LONG BEACH MS 39560-9009

~~EXCLUDE~~

~~(P) WARREN A CUNTZ T1 JR~~  
~~PO BOX 3749~~  
~~GULFPORT MS 39505-3749~~